

In re:  
David T. Seubert  
Cindy L. Seubert  
Debtors

Case No. 11-21442-ref  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 21

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db +David T. Seubert, 1541 Mineral Springs Road, Apt. 3-R, Reading, PA 19602-2277  
jdb +Cindy L. Seubert, P.O. Box 75, Leesport, PA 19533-0075  
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
Allentown, PA 18101-1603  
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
smg +TAX Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
12462220 JPMorgan Chase Bank, N.A., PO Box 901032, Ft. Worth, TX 76101-2032  
12495123 +John A. DiGiamberardino, Esquire, 845 N. Park Road, Wyomissing, PA 19610-1342  
12523831 +John Deere Financial, f/s/b FPC Financial, Box 6600, Johnston, IA 50131-6600  
12601514 Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009  
12477495 +RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577  
13029090 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: roberts12@dnb.com Jan 21 2017 01:59:36 Dun & Bradstreet, INC,  
3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 21 2017 01:59:14  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 21 2017 01:59:43 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12537888 +EDI: OPHSUBSID.COM Jan 21 2017 01:49:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12564411 +EDI: OPHSUBSID.COM Jan 21 2017 01:49:00 Candica, L.L.C., c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
12500051 EDI: PRA.COM Jan 21 2017 01:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
12474639 EDI: TFSR.COM Jan 21 2017 01:48:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026  
13036298 +EDI: OPHSUBSID.COM Jan 21 2017 01:49:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13102184 EDI: ECAST.COM Jan 21 2017 01:48:00 eCAST Settlement Corporation, POB 29262,  
New York, NY 10087-9262

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12570916\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541)  
13673522\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

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Date Rcvd: Jan 20, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor FIRST HORIZON HOME LOANS paeb@fedphe.com  
CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC, et al pabk@logs.com  
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
JENNIFER R. ALDERFER on behalf of Plaintiff David T. Seubert jalderfer@zatorlaw.com  
JENNIFER R. ALDERFER on behalf of Plaintiff Cindy L. Seubert jalderfer@zatorlaw.com  
JOHN A. DIGIAMBERARDINO on behalf of Joint Debtor Cindy L. Seubert jad@cdllawoffice.com,  
dmk@cdllawoffice.com,reb@cdllawoffice.com  
JOHN A. DIGIAMBERARDINO on behalf of Debtor David T. Seubert jad@cdllawoffice.com,  
dmk@cdllawoffice.com,reb@cdllawoffice.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor First Horizon Home Loans et al....  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
KRISTEN D. LITTLE on behalf of Creditor Nationstar Mortgage LLC, et al pabk@logs.com  
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC, et al pabk@logs.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
MARY F. KENNEDY on behalf of Creditor Citizens Bank, N.A. mary@javardianlaw.com,  
tami@javardianlaw.com  
THOMAS I. PULEO on behalf of Creditor FIRST HORIZON HOME LOANS tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Creditor JPMorgan Chase Bank, N.A.  
mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 15

**Information to identify the case:**

Debtor 1 **David T. Seubert**  
First Name Middle Name Last Name

Debtor 2 **Cindy L. Seubert**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **11-21442-ref**

Social Security number or ITIN **xxx-xx-3345**  
EIN **-----**

Social Security number or ITIN **xxx-xx-3777**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David T. Seubert

Cindy L. Seubert

1/19/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**